

In re:  
Joseph D. Rishe  
Jenneh E. Rishe  
Debtors

Case No. 25-10815-amc  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Mar 03, 2025

User: admin  
Form ID: 309A

Page 1 of 2  
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 05, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Joseph D. Rishe, Jenneh E. Rishe, 336 S. Juniper Street, Philadelphia, PA 19107-5818
14983080	+ Attorney General of the United States, Ben Franklin Station, PO Box 227, Washington, DC 20044-0227
14983089	+ Main Line Health, 100 East Lancaster Avenue, Wynnewood, PA 19096-3450
14983098	+ U.S. Small Business Administration, ATTN: District Counsel, Philadelphia District Office 660 America, King of Prussia, PA 19406-4032
14983099	+ Watson & Allard, PC, 24 Regency Plaza, Glen Mills, PA 19342-1001

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: brad@sadeklaw.com	Mar 04 2025 01:41:00	BRAD J. SADEK, Sadek Law Offices, LLC, 1500 JFK Boulevard, Ste 220, Philadelphia, PA 19102
tr	+ EDI: BRWSEITZER	Mar 04 2025 06:18:00	ROBERT W. SEITZER, 1900 Spruce Street, Philadelphia, PA 19103-6605
smg	Email/Text: megan.harper@phila.gov	Mar 04 2025 01:42:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Mar 04 2025 06:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 04 2025 01:41:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreion03.ph.ecf@usdoj.gov	Mar 04 2025 01:41:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14983084	Email/PDF: bncnotices@becket-lee.com	Mar 04 2025 03:17:43	Amex, Correspondence/Bankruptcy, PO Box 981535, El Paso, TX 79998-1535
14983086	Email/Text: megan.harper@phila.gov	Mar 04 2025 01:42:00	City of Philadelphia, 1401 John. F Kennedy Blvd., 5th Floor, Philadelphia, PA 19102
14983085	EDI: JPMORGANCHASE	Mar 04 2025 06:18:00	Chase, MailCode LA4-7100, 700 Kansas Ln, Monroe, LA 71203-4774
14983085	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 04 2025 03:18:17	Chase, MailCode LA4-7100, 700 Kansas Ln, Monroe, LA 71203-4774
14983088	+ Email/Text: collections@drexel.edu	Mar 04 2025 01:41:00	Drexel University, 3141 Chestnut Street, Philadelphia, PA 19104-2875

District/off: 0313-2

User: admin

Page 2 of 2

Date Rcvd: Mar 03, 2025

Form ID: 309A

Total Noticed: 27

14983078	+ EDI: IRS.COM	Mar 04 2025 06:18:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14983090	Email/Text: EBN@Mohela.com	Mar 04 2025 01:41:00	MOHELA, P.O. Box 790233, Saint Louis, MO 63179
14983091	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Mar 04 2025 01:42:00	Nelnet, PO Box 82505, Lincoln, NE 68501-2505
14983092	+ Email/Text: bankruptcygroup@peco-energy.com	Mar 04 2025 01:41:00	PECO, Attn: Bankruptcy, 2301 Market Street, Philadelphia, PA 19103-1380
14983081	Email/Text: fesbank@attorneygeneral.gov	Mar 04 2025 01:41:00	Pennsylvania Office of Attorney General, Attn: Financial Enforcement Section, Strawberry Square, 15th Floor, Harrisburg, PA 17120
14983093	^ MEBN	Mar 04 2025 01:15:30	Penn Medicine, PO Box 824406, Philadelphia, PA 19182-4406
14983079	+ EDI: PENNDEPTREV	Mar 04 2025 06:18:00	Pennsylvania Department of Revenue, Attn: Bankruptcy Division, Department 280946, Harrisburg, PA 17128-0001
14983079	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 04 2025 01:41:00	Pennsylvania Department of Revenue, Attn: Bankruptcy Division, Department 280946, Harrisburg, PA 17128-0001
14983082	^ MEBN	Mar 04 2025 01:15:29	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14983094	Email/PDF: ebnotices@pnmac.com	Mar 04 2025 03:17:15	Pennymac Loan Services, LLC, Attn: Correspondence, Unit PO Box 514387, Los Angeles, CA 90051-4387
14983095	^ MEBN	Mar 04 2025 01:15:27	Philadelphia Gas Works, 800 W. Montgomery Avenue, 3F, Philadelphia, PA 19122-2898
14983096	+ Email/Text: BankruptcyMail@questdiagnostics.com	Mar 04 2025 01:42:00	Quest Diagnostics, 500 Plaza Drive, Secaucus, NJ 07094-3656
14983097	Email/Text: EBN@Mohela.com	Mar 04 2025 01:41:00	Sofi Lending Corp/Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005-1243
14983083	+ Email/Text: usapae.bankruptcyntices@usdoj.gov	Mar 04 2025 01:42:00	U.S. Attorney's Office, 615 Chestnut Street, 12th Floor, Philadelphia, PA 19106-4404

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14983087	##+	Cloud Studio Inc., PO Box 2987, Los Angeles, CA 90078-2987

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 05, 2025

Signature: /s/Gustava Winters

**Information to identify the case:**

Debtor 1:	<u>Joseph D. Rishe</u>	Social Security number or ITIN:	xxx-xx-7643
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:	<u>Jenneh E. Rishe</u>	Social Security number or ITIN:	xxx-xx-3995
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	Eastern District of Pennsylvania	Date case filed for chapter:	7 2/28/25
Case number:	25-10815-amc		

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline** 10/20

**\*\*Debtor's Photo ID & Social Security Card must be presented to the Trustee prior to the 341 meeting.\*\***

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Joseph D. Rishe	Jenneh E. Rishe
2. All other names used in the last 8 years		
3. Address	336 S. Juniper Street Philadelphia, PA 19107	336 S. Juniper Street Philadelphia, PA 19107
4. Debtor's attorney Name and address	BRAD J. SADEK Sadek Law Offices, LLC 1500 JFK Boulevard Ste 220 Philadelphia, PA 19102	Contact phone 215-545-0008 Email: brad@sadeklaw.com
5. Bankruptcy trustee Name and address	ROBERT W. SEITZER 1900 Spruce Street Philadelphia, PA 19103	Contact phone 215-510-7508 Email: rseitzer@karalislaw.com

**For more information, see page 2 >**

Debtor **Joseph D. Rishe** and **Jenneh E. Rishe**

Case number **25-10815-amc**

<b>6. Bankruptcy clerk's office</b>	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M.
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .		Contact phone (215)408-2800
		Date: 3/3/25
<b>7. Meeting of creditors</b>	<b>April 7, 2025 at 12:10 PM</b>	Location: <b>The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (445) 205-3833, Enter Meeting ID 491 091 4076, and Passcode 6690263125</b>
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	For additional meeting info. go to <a href="https://www.justice.gov/ust/moc">https://www.justice.gov/ust/moc</a>
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline: 6/6/25</b>
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	